

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicant(s):	David Armes et al.	Docket No.:	60655.4100
Serial No.:	10/728,279	Group Art Unit:	3694
Filed:	December 4, 2003	Examiner:	Mary Da Zhi Wang Cheung
Title:	System and Method for Selection of Payments Systems from a Payment System Directory to Process a Transaction	Confirmation No.:	7128

**INFORMATION DISCLOSURE STATEMENT**

Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R. §§1.97-1.98, the reference or references listed and identified on the attached PTO-SB08 form are being submitted herewith to be placed in the file pursuant to 37 C.F.R. §1.97(i). A copy of each listed foreign or non-patent literature reference is included herewith. Applicants further submit that the submission of the various Office Actions and Notices of Allowance from related cases is in accordance with Federal Circuit precedent, for example, as set forth in *McKesson Information Solutions v. Bridge Medical*, 82 U.S.P.Q.2d 1865 (Fed. Cir. 2007).

Any copy of the items listed on the enclosed copy of Form PTO/SB/08A EFS-WEB that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior parent case under 37 C.F.R. §1.97 U.S. Serial No. 10/611,034, filed 06/30/2003.

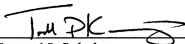
The reference or references are being cited only in the interest of candor and without any admission that they constitute statutory prior art or contain matter which anticipates the invention or which would render the same obvious, either singly or in combination, to a person of ordinary skill in the art.

This Information Disclosure Statement (IDS) is being filed under 37 C.F.R. §1.97(i) as an IDS not complying with 37 C.F.R. §§1.97 or 1.98, so that this IDS will be placed in the file but will not be considered by the Office. No fee or statement is required. If Applicant has overlooked any fees, the Commissioner is hereby authorized to debit Deposit Account no. 19-2814 for the same.

If there are any questions concerning the IDS, the Examiner is requested to contact the undersigned. If it is determined that this IDS has been filed under the wrong rule, the United States Patent and Trademark Office is requested to consider this IDS under the proper rule (with a petition if necessary) and charge the appropriate fee to Deposit Account No. 19-2814.

Respectfully submitted,

Dated: November 3, 2010

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Howard I. Sobelman  
Reg. No. 39,038

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 E. Van Buren  
Phoenix, Arizona 85004-2202  
Phone: (602) 382-6228  
Fax: (602) 382-6070  
Email: [hsobelman@swlaw.com](mailto:hsobelman@swlaw.com)